

Certificate Number: 16339-PAM-DE-037827294

Bankruptcy Case Number: 19-00152



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 5, 2023, at 11:34 o'clock PM EDT, Gary Stopyra completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 5, 2023 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor